

Information to identify the case:

Debtor 1	<u>Daniel C. Page</u>	Social Security number or ITIN	xxx-xx-7458
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Michelle L. Page</u>	Social Security number or ITIN	xxx-xx-6726
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-21315-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel C. Page

Michelle L. Page

11/10/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel C. Page
Michelle L. Page
Debtors

Case No. 21-21315-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 10, 2021

User: bsil
Form ID: 318

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel C. Page, Michelle L. Page, 321 Pheasant Drive, Pittsburgh, PA 15235-3163
cr	+ Lakeview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15381687	+ Belmar Gardens, c/o The Rubinoff Company, 925 Liberty Avenue, 8th Floor, Pittsburgh, PA 15222-3730
15381691	City & School District of Pittsburgh, Treasurer, City of Pittsburgh, Real Estate Tax Division, PO Box 747017, Pittsburgh, PA 15274-7017
15381695	County of Allegheny, Allegheny County Treasurer, 1st Floor Courthouse, Grant Street, Pittsburgh, PA 15219
15381698	Duquesne Light Company, PO Box 371324, Pittsburgh, PA 15250-7324
15381702	+ Fred C. Jug, Jr., 310 Grant Street, Suite 1109, Pittsburgh, PA 15219-2227
15381703	+ Goehring Rutter & Boehm, Attorneys at Law, 437 Grant Street, Suite 1424, Pittsburgh, PA 15219-6101
15381706	Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15381708	+ Loancare, Cit Bank,, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
15381707	+ Loancare, Cit Bank,, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15381711	OneMain Financial, 400 Penn Center Blvd., Suite 410, Pittsburgh, PA 15235-5603
15381718	+ PWSA, 441 Smithfield Street, Third Floor, Pittsburgh, PA 15222-2216
15381715	+ Peoples Gas, 375 N Shore Dr #600, Pittsburgh, PA 15212-5866
15381712	Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
15381714	Peoples Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
15381716	+ Pittsburgh Theological Seminary, 616 North Highland Avenue, Pittsburgh, PA 15206-2596
15381717	+ Pittsburgh Water & Sewer Authority, 1200 Penn Avenue, Penn Liberty Plaza I, Pittsburgh, PA 15222-4216
15381722	+ Shaw University, 118 E. South Street, Raleigh, NC 27601-2399
15381741	+ U.S. Dept of Education, 3130 Fairview Park Drive, Falls Church, VA 22042-4529
15381743	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15381744	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15381745	Wilkinsburg-Penn Joint Water Authority, 2200 Robinson Boulevard, Pittsburgh, PA 15221-1193

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Nov 11 2021 04:38:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Nov 11 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 10 2021 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 11 2021 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 10 2021 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA

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			17128-0946
cr	+ EDI: AISACG.COM	Nov 11 2021 04:38:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 10 2021 23:40:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: RECOVERYCORP.COM	Nov 11 2021 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15381686	+ EDI: GMACFS.COM	Nov 11 2021 04:38:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15381685	+ EDI: GMACFS.COM	Nov 11 2021 04:38:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15381688	+ EDI: MID8.COM	Nov 11 2021 04:38:00	Capital One, c/o Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15381689	EDI: CAPITALONE.COM	Nov 11 2021 04:38:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15381690	EDI: CAPITALONE.COM	Nov 11 2021 04:38:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15381692	EDI: WFNNB.COM	Nov 11 2021 04:38:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
15381693	+ EDI: WFNNB.COM	Nov 11 2021 04:38:00	ComenityBank/Dental First, Po Box 182120, Columbus, OH 43218-2120
15381694	+ EDI: WFNNB.COM	Nov 11 2021 04:38:00	Comenitycb/dtlfirstfin, Attn: Bankruptcy Dept, Po Box 182273, Columbus, OH 43218-2273
15381696	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 10 2021 23:40:00	Credit Managment Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15381697	EDI: WFNNB.COM	Nov 11 2021 04:38:00	Dental First, PO Box 659622, San Antonio, TX 78265-9622
15381699	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 10 2021 23:40:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15381700	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 10 2021 23:40:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15381701	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 10 2021 23:40:00	Fortiva / TBOM, Pob 105555, Atlanta, GA 30348-5555
15381704	+ EDI: MID8.COM	Nov 11 2021 04:38:00	JCPenney / SYNCB, c/o Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15381705	EDI: RMSC.COM	Nov 11 2021 04:38:00	JCPenney / Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
15381710	+ EDI: AGFINANCE.COM	Nov 11 2021 04:38:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15381709	+ EDI: AGFINANCE.COM	Nov 11 2021 04:38:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15381719	+ Email/Text: BankruptcyMail@questdiagnostics.com	Nov 10 2021 23:40:00	Quest Diagnostics, 500 Plaza Drive, Secaucus, NJ 07094-3656
15381721	+ EDI: DRIV.COM	Nov 11 2021 04:38:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15381720	+ EDI: DRIV.COM	Nov 11 2021 04:38:00	Santander Consumer USA, Po Box 961211, Fort Worth, TX 76161-0211
15381984	+ EDI: RMSC.COM		

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		Nov 11 2021 04:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15381723	+ EDI: ECMC.COM	Nov 11 2021 04:38:00	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15381732	+ EDI: ECMC.COM	Nov 11 2021 04:38:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15381742	+ Email/Text: BankruptcyNotice@upmc.edu	Nov 10 2021 23:40:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Belmar Gardens, Inc., c/o The Rubinoff Company, 925 Liberty Avenue, 8th Floor, Pittsburgh, PA 15222-3730
15381713	*	Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
15381724	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15381725	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15381726	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15381727	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15381728	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15381729	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15381730	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15381731	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15381733	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15381734	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15381735	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15381736	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15381737	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15381738	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15381739	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15381740	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

TOTAL: 0 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com

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Daniel Philip Jones

on behalf of Creditor Lakeview Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com

Kenneth Steidl

on behalf of Joint Debtor Michelle L. Page julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Kenneth Steidl

on behalf of Debtor Daniel C. Page julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Lisa M. Burkhardt

on behalf of Creditor Belmar Gardens Inc. lburkhardt@bmr-law.com, fjug@bmr-law.com

Maria Miksich

on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmlawgroup.com

Natalie Lutz Cardiello

ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10